REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 1 and 3-35 are canceled by way of the present amendment. New claims 36-41 are added. Accordingly, claims 36-41 are pending.

Claim 36 recites an automated teller machine (ATM) system. The ATM system comprises a first ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a first set of customers who frequent the first ATM to conduct transactions at the first ATM. The ATM system further comprises a second ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a second set of customers who frequent the second ATM to conduct transactions at the second ATM. A transaction processing system is provided for (i) processing transactions conducted by the first set of customers at the first ATM, (ii) processing transactions conducted by the first set of customers at the second ATM, (iii) processing transactions conducted by the second set of customers at the first ATM, and (iv) processing transactions conducted by the second set of customers at the second ATM. The ATM system also includes a data warehouse including (i) means for collecting and storing customer information from each transaction processed by the transaction processing system, (ii) means for transmitting to the first ATM information about any transaction conducted by the first set of customers at the second ATM, and (iii) means for transmitting to the second ATM information about any transaction conducted by the second set of customers at the first ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) system comprising a first ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a first set of customers who frequent the first ATM to conduct transactions at the first

ATM, a second ATM including (i) at least one data storage device, and (ii) a relational database management system for maintaining a relational database which is stored on the data storage device, and which contains information about each customer in a second set of customers who frequent the second ATM to conduct transactions at the second ATM, a transaction processing system for (i) processing transactions conducted by the first set of customers at the first ATM, (ii) processing transactions conducted by the first set of customers at the second ATM, (iii) processing transactions conducted by the second set of customers at the first ATM, and (iv) processing transactions conducted by the second set of customers at the second ATM, and a data warehouse including (i) means for collecting and storing customer information from each transaction processed by the transaction processing system, (ii) means for transmitting to the first ATM information about any transaction conducted by the first set of customers at the second ATM, and (iii) means for transmitting to the second ATM information about any transaction conducted by the second set of customers at the first ATM. Thus, claim 36 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 37 depends from claim 36 and is allowable for the reasons claim 36 is allowable and for the specific limitations recited therein. Claim 37 further recites that each of the ATMs includes means for capturing detailed data about a customer's interaction for use both locally at the ATM and globally at the data warehouse. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 37 in combination with the structure recited in claim 36. Thus, claim 37 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 38 recites an automated teller machine (ATM) system. The ATM system comprises a first ATM including a data storage device and a relational database management system for maintaining a relational database stored on the data storage device. The relational database contains customer information about a first set of customers, where each customer in the first set of customers frequents the first ATM. The ATM system further comprises a second ATM including a data storage device and a relational database management system for

maintaining a relational database stored on the data storage device. The relational database contains information about a second set of customers, where each customer in the second set of customers frequents the second ATM. A transaction processing system is provided for processing transactions conducted at the first and second ATMs. The ATM system also comprises a data warehouse including (i) means for communicating with the transaction processing system to retrieve transactions executed at the first and second ATMs, and (ii) means for synchronizing customer information between the data warehouse and each of the first and second ATMs thereby enabling the first ATM to obtain information about transactions conducted by the first set of customers at the second ATM, and enabling the second ATM to obtain information about transactions conducted by the second set of customers at the first ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) system comprising a first ATM including a data storage device and a relational database management system for maintaining a relational database stored on the data storage device, the relational database containing customer information about a first set of customers, where each customer in the first set of customers frequents the first ATM, a second ATM including a data storage device and a relational database management system for maintaining a relational database stored on the data storage device, the relational database containing information about a second set of customers, where each customer in the second set of customers frequents the second ATM, a transaction processing system for processing transactions conducted at the first and second ATMs, and a data warehouse including (i) means for communicating with the transaction processing system to retrieve transactions executed at the first and second ATMs, and (ii) means for synchronizing customer information between the data warehouse and each of the first and second ATMs thereby enabling the first ATM to obtain information about transactions conducted by the first set of customers at the second ATM, and enabling the second ATM to obtain information about transactions conducted by the second set of customers at the first ATM. Thus, claim 38 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 39 recites an automated teller machine (ATM) system comprising a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM. The ATM system further comprises a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM. The ATM system further comprises a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM. The ATM system also comprises a data warehouse system including (i) means for uploading from the local data storage device of the first ATM at least some customer-specific information associated with ATM transactions which have been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at least some customer-specific information which has been uploaded from the local

data storage device of the first ATM to update the customer-specific information stored in the local relational database stored in the local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) system comprising a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM, a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM, a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM, and a data warehouse system including (i) means for uploading from the local data storage device of the first ATM at least some customer-

specific information associated with ATM transactions which have been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at least some customer-specific information which has been uploaded from the local data storage device of the first ATM to update the customer-specific information stored in the local relational database stored in the local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM. Thus, claim 39 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 40 recites an automated teller machine (ATM) system comprising a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, and (ii) means for providing customer-specific information associated with the ATM transaction when the ATM customer carries out the ATM transaction at this ATM. The ATM system further comprises a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM. The ATM system further comprises a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM. The ATM system further comprises a data warehouse system including (i) means for retrieving from the first ATM the customer-specific information associated with the ATM transaction which has

been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at customer-specific information which has been retrieved from the first ATM to update the customer-specific information stored in the local relational database stored in the local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) system comprising a first ATM including (i) means for receiving a card from an ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, and (ii) means for providing customer-specific information associated with the ATM transaction when the ATM customer carries out the ATM transaction at this ATM, a second ATM including (i) means for receiving a card from the ATM customer to identify the ATM customer before allowing the ATM customer to carry out an ATM transaction at this ATM, (ii) a local data storage device which stores a local relational database which stores customer-specific information each time the ATM customer frequents this ATM to carry out an ATM transaction at this ATM, (iii) an executable local relational database management system (RDBMS) for, when executed, updating the customer-specific information stored in the local relational database stored in the local data storage device of this ATM, and (iv) a local processor for executing the RDBMS to update the customer-specific information stored in the local relational database stored in the local data storage device of this ATM each time the ATM customer carries out an ATM transaction at this ATM, a transaction processing system for processing each ATM transaction carried out by the ATM customer at the first ATM and for processing each ATM transaction carried out by the ATM customer at the second ATM, and a data warehouse system including (i) means for retrieving from the first ATM the customer-specific information associated with the ATM transaction which has been carried out by the ATM customer at the first ATM, and (ii) means for downloading to the local data storage device of the second ATM the at customer-specific information which has been retrieved from the first ATM to update the customer-specific information stored in the local relational database stored in the

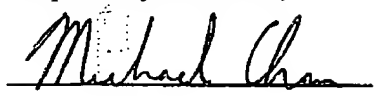
local data storage device of the second ATM so that the ATM customer can be more effectively served at the second ATM when the ATM customer carries out an ATM transaction in the future at the second ATM. Thus, claim 40 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 41 recites an automated teller machine (ATM) for enabling an ATM customer to carry out an ATM transaction. The ATM comprises means for receiving a card from an ATM customer to validate identity of the ATM customer before allowing the ATM customer to carry out an ATM transaction, at least one local data storage device which stores a local relational database which stores information on each ATM customer that frequents this ATM to carry out an ATM transaction so that each of these ATM customers can be more effectively served whenever the particular ATM customer carries out an ATM transaction at this ATM, and an executable local relational database management system (RDBMS) for, when executed, maintains the local relational database.

None of the prior art including the prior art references of record discloses or suggests an automated teller machine (ATM) for enabling an ATM customer to carry out an ATM transaction, wherein the ATM comprises means for receiving a card from an ATM customer to validate identity of the ATM customer before allowing the ATM customer to carry out an ATM transaction, at least one local data storage device which stores a local relational database which stores information on each ATM customer that frequents this ATM to carry out an ATM transaction so that each of these ATM customers can be more effectively served whenever the particular ATM customer carries out an ATM transaction at this ATM, and an executable local relational database management system (RDBMS) for, when executed, maintains the local relational database. Thus, claim 41 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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